

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-28521-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raymond L. Williams
443 Dennis Ave
Pemberton Twp, NJ 08015

Social Security No.:
xxx-xx-0369

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 11, 2023

JAN: pbf

Jeanne Naughton
Clerk

In re:
Raymond L. Williams
Debtor

Case No. 17-28521-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Apr 11, 2023

Form ID: cscnodsc

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Raymond L. Williams, 443 Dennis Ave, Pemberton Twp, NJ 08015-1823
517063096	+ Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517063104	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, PO Box 283, Trenton, NJ 08602
517194373	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517063107	+ Terry Williams, 443 Dennis Ave, Pemberton Twp, NJ 08015-1823
517063108	+ The Bank of New York Mellon, Attn: Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 11 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 11 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517063092	^ MEBN	Apr 11 2023 20:29:23	ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
517063093	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 11 2023 20:43:16	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517063095	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 11 2023 20:38:00	Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789
519077516	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 11 2023 20:43:16	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517080542	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 11 2023 20:38:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517262531	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 20:43:05	LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &, LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517272623	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 20:43:06	LVNV Funding, LLC its successors and assigns as, assignee of Marlette Funding Grantor, Trust 2017-1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517274366	Email/PDF: resurgentbknofications@resurgent.com	Apr 11 2023 20:43:20	LVNV Funding, LLC its successors and assigns

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			as, assignee of Citi Held for Asset, Issuance 2015-PM3, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517063100	+ Email/Text: Documentfiling@lciinc.com	Apr 11 2023 20:37:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517218944	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 11 2023 20:43:20	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517063101	^ MEBN	Apr 11 2023 20:29:22	Prosper Marketplace Inc, Po Box 396081, San Francisco, CA 94139-6081
517271236	Email/Text: bnc-quantum@quantum3group.com	Apr 11 2023 20:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517063103	^ MEBN	Apr 11 2023 20:29:23	SST/Best Egg, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
517063102	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 11 2023 20:38:00	Specialized Loan Servicing/SLS, Attn: Bankruptcy, Po Box 636005, Littleton, CO 80163-6005
517065130	+ Email/PDF: gecsed@recoverycorp.com	Apr 11 2023 20:43:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517063105	+ Email/PDF: gecsed@recoverycorp.com	Apr 11 2023 20:43:31	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517063106	+ Email/PDF: gecsed@recoverycorp.com	Apr 11 2023 20:43:16	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517083395	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Apr 11 2023 20:38:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517063094	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517063098	*+	Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
517063099	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
518594042	*+	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517063097	##+	Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor Raymond L. Williams aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-backed certificates, series 2006-26 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5